

In the specification:

Please amend the paragraph beginning at page 8, line 18 as follows:

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Significantly, particles of a refractory compound are embedded into the fibers of the inner fabric layer yarn. This is achieved by either dispersing the particles in the master batch polymer prior to spinning or by injecting the particles into the spinneret that is used for extruding the fibers from ~~form~~ the polymer. These refractory particles reflect low energy radiation of wavelengths greater than 2  $\mu\text{m}$ . Since the human body radiates heat at wavelengths above 1  $\mu\text{m}$ , peaking at 9 - 10  $\mu\text{m}$ , use of yarn that incorporates refractory compounds promotes reflection of body heat by the inner fabric layer back to the body of the fabric wearer, thereby reducing overall heat loss and enhancing insulation and in a raised surface fabric the refractory compound particles reflect the radiated body heat through the air spaces inherent to such fabrics back to the body. Also, the inner fabric layer will absorb some of the near infrared radiation (less than 2  $\mu\text{m}$ ) emanating from the wearer's skin or from the ambient environment. The refractory compound may be selected, for example, from Group IV transition metal compounds, such as carbides and oxides, including titanium carbide, zirconium carbide and hafnium carbide and zirconium oxide. The preferred refractory carbide compound is zirconium carbide. THERMOTRON<sup>®</sup> ~~Thermotron~~ is a polyester yarn than contains zirconium carbide particles and may be obtained from Unitaka of Osaka, Japan.